WEST Search History

DATE: Tuesday, November 05, 2002

Set Name side by side	Query	Hit Count	Set Name result set
DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR			
L4	"walker, jay".in.	283	L4
L3	walker, jay.in.	62299	L3
L2	5798508.pn.	2	L2
L1	6193155.pn.	2	L1

END OF SEARCH HISTORY

WEST

| Generate Collection | Print |

Search Results - Record(s) 1 through 2 of 2 returned.

☐ 1. Document ID: US 6193155 B1

L1: Entry 1 of 2   File: USPT   Feb 27, 2001

US-PAT-NO: 6193155
DOCUMENT-IDENTIFIER: US 6193155 B1

TITLE: Method and apparatus for issuing and managing gift certificates

DATE-ISSUED: February 27, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Jay S.	Ridgefield	CT		
Tedesco; Daniel E.	Stamford	CT		
Jorasch; James A.	Stamford	CT		
Lech; Robert R.	Norwalk	CT		

US-CL-CURRENT: 235/381; 705/44, 902/22

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw Desc | Image |

☐ 2. Document ID: US 6193155 B1

L1: Entry 2 of 2   File: DWPI   Feb 27, 2001

DERWENT-ACC-NO: 2001-243385
DERWENT-WEEK: 200215
COPYRIGHT 2002 DERWENT INFORMATION LTD
TITLE: Gift certificate issuing method for transaction processing, involves
determining certificate identifier and producing gift certificate including
determined certificate identifier for distributing to owner

INVENTOR: JORASCH, J A; LECH, R R ; TEDESCO, D E ; WALKER, J S

PRIORITY-DATA: 1997US-0997680 (December 23, 1997), 1996US-0762128 (December 9,
1996), 1997US-0858738 (May 19, 1997)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
US 6193155 B1	February 27, 2001		028	G06F007/00

INT-CL (IPC): G06 F 7/00; G06 F 17/00

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw Desc | Clip Img | Image |

| Generate Collection | Print |

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☐   Generate Collection   Print

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US-PAT-NO: 6193155
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TITLE: Method and apparatus for issuing and managing gift certificates

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INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Jay S.	Ridgefield	CT		
Tedesco; Daniel E.	Stamford	CT		
Jorasch; James A.	Stamford	CT		
Lech; Robert R.	Norwalk	CT		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Walker Digital, LLC	Stamford	CT			02

APPL-NO: 08/ 997680   [PALM]
DATE FILED: December 23, 1997

PARENT-CASE:
CROSS-REFERENCE TO RELATED CORRESPONDING APPLICATIONS This is a continuation-in-part of commonly owned, co-pending U.S. patent application Ser. No. 08/762,128 entitled "Postpaid Traveler's Checks" filed Dec. 9, 1996, U.S. Pat. No. 5,798,508, and commonly owned, co-pending U.S. application Ser. No. 08/858,738 entitled "System and Process for Issuing and Managing Forced Redemption Vouchers having Alias Account Numbers" filed May 19, 1997, the entirety of each incorporated by reference herein. This application is related to co-pending application (attorney title: "Dynamically Changing System for Fulfilling Concealed Value Gift Certificate Obligations," attorney docket number 08/994,124, filed Dec. 19, 1997, inventors: Jay S. Walker, Andrew S. Van Luchene, Daniel E. Tedesco, James A. Jorasch), the entirety of which is incorporated by reference herein.

INT-CL: [07] G06 F 7/00, G06 F 17/00

US-CL-ISSUED: 235/381; 902/22, 705/44
US-CL-CURRENT: 235/381; 705/44, 902/22

FIELD-OF-SEARCH: 235/380, 235/381, 235/382, 235/382.5, 235/495, 235/379, 902/22, 705/47, 705/39

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected   Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
☐	3594727	July 1971	Braun	
☐	3617638	November 1971	Jochimsen et al.	
☐	3697693	October 1972	Deschenes et al.	
☐	3950015	April 1976	Shrock	
☐	3985998	October 1976	Crafton	235/380
☐	4752676	June 1988	Leonard et al.	235/379
☐	4997188	March 1991	Nilssen	
☐	5010485	April 1991	Bigari	235/379
☐	5350906	September 1994	Brody et al.	
☐	5357563	October 1994	Hamilton et al.	
☐	5377271	December 1994	Foreman et al.	380/51
☐	5399874	March 1995	Gonsalves et al.	
☐	5426281	June 1995	Abecassis	
☐	5477047	December 1995	Nakagawa et al.	250/208.1
☐	5513117	April 1996	Small	235/381
☐	5546523	August 1996	Gatto	
☐	5652421	July 1997	Veeneman et al.	235/381
☐	5686713	November 1997	Rivera	
☐	5765141	June 1998	Spector	705/14
☐	5798508	August 1998	Walker et al.	235/380
☐	5864830	January 1999	Armetta et al.	235/380
☐	5870718	February 1999	Spector	235/381
☐	5953710	September 1999	Fleming	235/380

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
WO/ 98/26376	June 1998	WO	

OTHER PUBLICATIONS

"New American Express Travelers Cheque Operations Center Speeds Service to Banks",
The Magazine of Bank Management, Feb., 1983 Features Section at p. 48.
"Bank-Of-America; BankAmerica Expands Travelers Cheque Services", Business Wire,
Jul. 6, 1987, Distribution to Business/Travel Editors.
"Treasury Proposes $ 3000-and-over Cash ID Regulations; $ 10,000 Daily Penalty per
Violation for "Gross Negligence" Applies", Money Laundering Alert, Alert
International, Inc. Oct., 1989, Regulatory Action Section; vol. 1, No. 1; at p. 5.
Eve Tahmincioglu, "American Express Introduces Corporate Travelers Checks", U. P. I.
Feb. 11, 1992, BC Cycle, Financial Section.
Phil Britt, "Travelers Checks: An Uncertain Future; Includes Related Article",
Savings & Community Banker, Mar., 1995, vol. 4; No. 3; p. 31; ISSN: 10567-1757.
"Prepared Testimony of David Boyles, Senior Vice President, New Business Ventures,
Stored Value Group, Smart Card Center of Excellence, American Express Travel Related
Services, Inc., Before The House Banking and Financial Services Commitee, Domestic
And International Monetary Policy Subcommittee", Federal News Service, Jun. 11,
1996.
PCT Written Opinion for Application No. PCT/US97/22564, Nov. 12, 1998.
"American Express Continues Innovative Support of Citymeals-On-Wheels", PR Newswire,
Oct. 30, 1987, Distribution to Business and City Desks.

Brenda Fine, "Be My Guest", The National Law Journal, Apr. 24, 1989 at p. 29.
"American Express Unveils Marketing Programs To Boost Traffic In The Restaurant
Industry", PR Newswire, May 20, 1991, Financial News Section.
Peter O. Keegan, "Charge! AMEX Sets Out to Lure Back Diners; Credit Card Giant
Unveils New Marketing Program During 72nd NRA Show; American Express Co., National
Restaurant Association; Marketing", Nations Restaurant News, Jun. 3, 1991, vol. 25;
No. 22; p. 12; ISSN: 0028-0518.
Bill Carlino, "AMEX Dispute Reaches Canada; Operators Promote Other Cards In Effort
to Force AMEX Rate Cuts; News", Nation's Restaurant News, Jul. 22, 1991, vol. 25;
No. 28; p. 3; ISSN: 0028-0518.

ART-UNIT: 286

PRIMARY-EXAMINER: Lee; Michael G

ASSISTANT-EXAMINER: Dunn; Drew A.

ABSTRACT:

The present invention relates to a method and apparatus for issuing and redeeming a
gift certificate drawn on a credit card or other financial account. The present
invention includes a first aspect directed to a merchant card authorization terminal
and a second aspect directed to a credit card issuer central controller. According
to the first aspect, a method for redeeming a gift certificate drawn on a financial
account is disclosed including the steps of receiving a gift certificate for payment
of an identified value, transmitting a request for authorization to a central
server, receiving an authorization signal, representing an indication that
redemption of the gift certificate is authorized, from said central server and
receiving a payment from the account issuer based on said identified value. A system
is also disclosed for implementing the methods in all aspects of the present
invention.

67 Claims, 16 Drawing figures

WEST

| Generate Collection | Print |

Search Results - Record(s) 1 through 2 of 2 returned.

☐ 1. Document ID: US 5798508 A

L2: Entry 1 of 2   File: USPT   Aug 25, 1998

US-PAT-NO: 5798508
DOCUMENT-IDENTIFIER: US 5798508 A

TITLE: Postpaid traveler's checks

DATE-ISSUED: August 25, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Jay S.	Ridgefield	CT		
Case; T. Scott	Darien	CT		

US-CL-CURRENT: 235/380; 235/375, 235/379, 283/58, 283/59

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Image |

☐ 2. Document ID: WO 9826376 A2 US 5798508 A AU 9856926 A EP 1016043 A2 JP 2000509860 W

L2: Entry 2 of 2   File: DWPI   Jun 18, 1998

DERWENT-ACC-NO: 1998-348758
DERWENT-WEEK: 200125
COPYRIGHT 2002 DERWENT INFORMATION LTD
TITLE: Distribution method for post-paid traveller's cheques - using credit card account identifer received by cheque seller from buyer so that lock can be placed against identified account for lock value of portion of total cheque value

INVENTOR: CASE, S T; WALKER, J S ; CASE, T S

PRIORITY-DATA: 1996US-0762128 (December 9, 1996)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
WO 9826376 A2	June 18, 1998	E	053	G07D000/00
US 5798508 A	August 25, 1998		000	G06F015/30
AU 9856926 A	July 3, 1998		000	G07G001/00
EP 1016043 A2	July 5, 2000	E	000	G07D001/00
JP 2000509860 W	August 2, 2000		055	G06F019/00

INT-CL (IPC): G06 F 15/30; G06 F 17/60; G06 F 19/00; G06 K 5/00; G07 D 0/00; G07 D 1/00; G07 D 9/00; G07 F 7/10; G07 G 1/00

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC | Draw Desc | Clip Img | Image |

Original Classifications
```
10   705/14
 8   235/380
 5   705/39
 5   705/76
 5   713/201
 4   235/381
 4   713/176
 3   705/26
 3   705/35
 3   705/44
 2   235/379
 2   235/492
 2   379/114.18
 2   379/144.01
 2   705/1
 2   705/38
 2   705/59
 2   705/65
 2   713/177
 2   713/200
```

Cross-Reference Classifications
```
13   235/380
11   705/44
 9   235/381
 9   705/35
 8   705/26
 8   705/39
 8   713/156
 7   235/375
 7   705/75
 6   380/30
 6   705/67
 6   705/76
 5   235/379
 5   713/176
 4   700/235
 4   700/237
 4   705/18
 4   705/40
 4   713/158
 4   713/175
 3   235/383
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3   700/233
3   705/1
3   705/16
3   705/27
3   705/42
3   705/78
3   705/80
2   235/376
2   235/382
2   235/487
2   235/493
2   283/56
2   283/58
2   283/59
2   379/114.17
2   379/114.2
2   380/22
2   700/231
2   705/10
2   705/13
2   705/14
2   705/21
2   705/30
2   705/37
2   705/38
2   705/41
2   705/53
2   705/54
2   705/58
2   705/64
2   705/65
2   713/157
2   713/168
2   713/169
2   713/172
2   713/179
2   713/180
2   713/185
2   713/186
2   713/200
2   902/30
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Combined Classifications
```
21   235/380
14   705/44
13   235/381
13   705/39
12   705/14
```

12	705/35
11	705/26
11	705/76
9	713/176
8	705/75
8	713/156
7	235/375
7	235/379
7	705/67
6	380/30
5	700/237
5	705/1
5	705/40
5	713/201
4	700/233
4	700/235
4	705/18
4	705/38
4	705/65
4	713/158
4	713/175
4	713/200
3	235/383
3	379/114.2
3	700/231
3	705/16
3	705/27
3	705/41
3	705/42
3	705/54
3	705/59
3	705/78
3	705/80
3	713/169
2	53/460
2	235/376
2	235/382
2	235/487
2	235/492
2	235/493
2	283/56
2	283/58
2	283/59
2	379/114.17
2	379/114.18
2	379/144.01
2	379/91.01
2	379/93.12

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2   380/22
2   380/51
2   705/10
2   705/13
2   705/17
2   705/21
2   705/30
2   705/37
2   705/53
2   705/58
2   705/64
2   705/69
2   713/157
2   713/168
2   713/172
2   713/177
2   713/179
2   713/180
2   713/185
2   713/186
2   902/30
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Titles of Most Frequently Occurring Classifications of Patents Returne
d

    From A Search of 09613361 on August 21, 2002

```
 21  235/380      (8 OR, 13 XR)
        Class  235 :  REGISTERS
        235/375     .  SYSTEMS CONTROLLED BY DATA BEARING RECORDS
        235/380        .Credit or identification card systems


 14  705/44       (3 OR, 11 XR)
        Class  705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                        PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
        705/35         .Finance (e.g., banking, investment or credit)

        705/39         ..Including funds transfer or credit
                           transaction
        705/44         ...Requiring authorization or authentication


 13  235/381      (4 OR, 9 XR)
        Class  235 :  REGISTERS
        235/375        SYSTEMS CONTROLLED BY DATA BEARING RECORDS
        235/380        .Credit or identification card systems
        235/381        ..With vending


 13  705/39       (5 OR, 8 XR)
        Class  705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                        PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
        705/35         .Finance (e.g., banking, investment or credit)

        705/39         ..Including funds transfer or credit
                           transaction


 12  705/14       (10 OR, 2 XR)
        Class  705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                        PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
        705/14         .Distribution or redemption of coupon, or
                           incentive or promotion program
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09613361_CLSTITLES

```
 12   705/35          (3 OR, 9 XR)
         Class     705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1            AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
         705/35           .Finance (e.g., banking, investment or credit)


 11   705/26          (3 OR, 8 XR)
         Class     705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1            AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
         705/26           .Electronic shopping (e.g., remote ordering)

 11   705/76          (5 OR, 6 XR)
         Class     705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/50           BUSINESS PROCESSING USING CRYPTOGRAPHY
         705/64           .Secure transaction (e.g., EFT/POS)
         705/76           ..Electronic credential

  9   713/176          (4 OR, 5 XR)
         Class     713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                            SYSTEMS:  SUPPORT
         713/150          MULTIPLE COMPUTER COMMUNICATION USING
                            CRYPTOGRAPHY
         713/168          .Particular communication authentication
                            technique
         713/176          ..Authentication by digital signature
                            representation or digital watermark

  8   705/75          (1 OR, 7 XR)
         Class     705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/50           BUSINESS PROCESSING USING CRYPTOGRAPHY
         705/64           .Secure transaction (e.g., EFT/POS)
         705/75           ..Transaction verification

  8   713/156          (0 OR, 8 XR)
         Class     713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                            SYSTEMS:  SUPPORT
         713/150          MULTIPLE COMPUTER COMMUNICATION USING
                            CRYPTOGRAPHY
```

Page 2

```
        713/155        .Central trusted authority provides computer
                          authentication
        713/156        ..By certificate


  7  235/375       (0 OR, 7 XR)
        Class   235 :  REGISTERS
        235/375        SYSTEMS CONTROLLED BY DATA BEARING RECORDS


  7  235/379       (2 OR, 5 XR)
        Class   235 :  REGISTERS
        235/375        SYSTEMS CONTROLLED BY DATA BEARING RECORDS
        235/379        .Banking systems


  7  705/67        (1 OR, 6 XR)
        Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/50         BUSINESS PROCESSING USING CRYPTOGRAPHY
        705/64         .Secure transaction (e.g., EFT/POS)
        705/65         ..Including intelligent token (e.g., electroni
c
                          purse)
        705/67         ...Including authentication


  6  380/30        (0 OR, 6 XR)
        Class   380 :  CRYPTOGRAPHY
        380/28         PARTICULAR ALGORITHMIC FUNCTION ENCODING
        380/30         .Public key


  5  700/237       (1 OR, 4 XR)
        Class   700 :  DATA PROCESSING:  GENERIC CONTROL SYSTEMS OR
                          SPECIFIC APPLICATIONS
        700/90         SPECIFIC APPLICATION, APPARATUS OR PROCESS
        700/213        .Article handling
        700/231        ..Dispensing or vending
        700/232        ...Operator or payment initiated
        700/237        ....Authorization (e.g., password, time usage
                          limit, personal identification number (PIN)


  5  705/1         (2 OR, 3 XR)
        Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                          PRACTICE OR MANAGEMENT ARRANGEMENT


  5  705/40        (1 OR, 4 XR)
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         Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                           PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1              AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                               PRACTICE OR MANAGEMENT ARRANGEMENT
         705/35             .Finance (e.g., banking, investment or credit)

         705/39             ..Including funds transfer or credit
                               transaction
         705/40             ...Bill distribution or payment


   5  713/201      (5 OR, 0 XR)
         Class   713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                           SYSTEMS:   SUPPORT
         713/200            SECURITY
         713/201            .Computer network


   4  700/233      (1 OR, 3 XR)
         Class   700 :  DATA PROCESSING:  GENERIC CONTROL SYSTEMS OR
                           SPECIFIC APPLICATIONS
         700/90             SPECIFIC APPLICATION, APPARATUS OR PROCESS
         700/213            .Article handling
         700/231            ..Dispensing or vending
         700/232            ...Operator or payment initiated
         700/233            ....Customized dispensed article (e.g.,
                               operator design)


   4  700/235      (0 OR, 4 XR)
         Class   700 :  DATA PROCESSING:  GENERIC CONTROL SYSTEMS OR
                           SPECIFIC APPLICATIONS
         700/90             SPECIFIC APPLICATION, APPARATUS OR PROCESS
         700/213            .Article handling
         700/231            ..Dispensing or vending
         700/232            ...Operator or payment initiated
         700/235            ....Printing on or of dispensed or vended
                               article


   4  705/18       (0 OR, 4 XR)
         Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                           PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1              AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                               PRACTICE OR MANAGEMENT ARRANGEMENT
         705/16             .Including point of sale terminal or electroni
c
                               cash register
         705/18             ..Having security or user identification
                               provision (password entry, etc.)
```

```
  4  705/38        (2 OR, 2 XR)
        Class    705 :   DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/1            AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
        705/35           .Finance (e.g., banking, investment or credit)

        705/38           ..Credit (risk) processing or loan processing
                            (e.g., mortgage)


  4  705/65        (2 OR, 2 XR)
        Class    705 :   DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/50           BUSINESS PROCESSING USING CRYPTOGRAPHY
        705/64           .Secure transaction (e.g., EFT/POS)
        705/65           ..Including intelligent token (e.g., electroni
c
                            purse)


  4  713/158       (0 OR, 4 XR)
        Class    713 :   ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                          SYSTEMS:  SUPPORT
        713/150          MULTIPLE COMPUTER COMMUNICATION USING
                            CRYPTOGRAPHY
        713/155          .Central trusted authority provides computer
                            authentication
        713/156          ..By certificate
        713/158          ...Revocation or expiration


  4  713/175       (0 OR, 4 XR)
        Class    713 :   ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                          SYSTEMS:  SUPPORT
        713/150          MULTIPLE COMPUTER COMMUNICATION USING
                            CRYPTOGRAPHY
        713/168          .Particular communication authentication
                            technique
        713/175          ..By generation of certificate


  4  713/200       (2 OR, 2 XR)
        Class    713 :   ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                          SYSTEMS:  SUPPORT
        713/200          SECURITY


  3  235/383       (0 OR, 3 XR)
        Class    235 :   REGISTERS
```

```
         235/375        SYSTEMS CONTROLLED BY DATA BEARING RECORDS
         235/383        .Mechanized store


   3  379/114.2      (1 OR,  2 XR)
         Class   379 :  TELEPHONIC COMMUNICATIONS
         379/111        WITH USAGE MEASUREMENT (E.G., CALL OR TRAFFIC
                            REGISTER)
         379/114.01     .Call charge metering or monitoring
         379/114.15     ..Calling card
         379/114.2      ...Pre-paid calling account or card


   3  700/231         (1 OR,  2 XR)
         Class   700 :  DATA PROCESSING:  GENERIC CONTROL SYSTEMS OR
                            SPECIFIC APPLICATIONS
         700/90         SPECIFIC APPLICATION, APPARATUS OR PROCESS
         700/213        .Article handling
         700/231        ..Dispensing or vending


   3  705/16          (0 OR,  3 XR)
         Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                            PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
         705/16         .Including point of sale terminal or electroni
c
                        cash register


   3  705/27          (0 OR,  3 XR)
         Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                            PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
         705/26         .Electronic shopping (e.g., remote ordering)
         705/27         ..Presentation of image or description of sale
s
                        item (e.g., electronic catalog browsing)


   3  705/41          (1 OR,  2 XR)
         Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                            PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                            PRACTICE OR MANAGEMENT ARRANGEMENT
         705/35         .Finance (e.g., banking, investment or credit)

         705/39         ..Including funds transfer or credit
```

transaction
705/41　　　　...Having programming of a portable memory
　　　　　　　　device (e.g., IC card, "electronic purse")

3　705/42　　　　(0 OR, 3 XR)
　　　Class　　705 :　DATA PROCESSING: FINANCIAL, BUSINESS
　　　　　　　　　　PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
　　705/1　　　　AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
　　　　　　　　　　PRACTICE OR MANAGEMENT ARRANGEMENT
　　705/35　　　　.Finance (e.g., banking, investment or credit)

　　705/39　　　　..Including funds transfer or credit
　　　　　　　　　　transaction
　　705/42　　　　...Remote banking (e.g., home banking)

3　705/54　　　　(1 OR, 2 XR)
　　　Class　　705 :　DATA PROCESSING: FINANCIAL, BUSINESS
　　　　　　　　　　PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
　　705/50　　　　BUSINESS PROCESSING USING CRYPTOGRAPHY
　　705/51　　　　.Usage protection of distributed data files
　　705/52　　　　..Usage or charge determination
　　705/54　　　　...Adding plural layers of rights or
　　　　　　　　　　limitations by other than the original prod
ucer

3　705/59　　　　(2 OR, 1 XR)
　　　Class　　705 :　DATA PROCESSING: FINANCIAL, BUSINESS
　　　　　　　　　　PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
　　705/50　　　　BUSINESS PROCESSING USING CRYPTOGRAPHY
　　705/51　　　　.Usage protection of distributed data files
　　705/59　　　　..Licensing

3　705/78　　　　(0 OR, 3 XR)
　　　Class　　705 :　DATA PROCESSING: FINANCIAL, BUSINESS
　　　　　　　　　　PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
　　705/50　　　　BUSINESS PROCESSING USING CRYPTOGRAPHY
　　705/64　　　　.Secure transaction (e.g., EFT/POS)
　　705/77　　　　..Including remote charge determination or
　　　　　　　　　　related payment system
　　705/78　　　　...Including third party

3　705/80　　　　(0 OR, 3 XR)
　　　Class　　705 :　DATA PROCESSING: FINANCIAL, BUSINESS
　　　　　　　　　　PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

```
            705/50          BUSINESS PROCESSING USING CRYPTOGRAPHY
            705/80          .Electronic negotiation


  3   713/169       (1 OR, 2 XR)
            Class    713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                              SYSTEMS:   SUPPORT
            713/150          MULTIPLE COMPUTER COMMUNICATION USING
                              CRYPTOGRAPHY
            713/168          .Particular communication authentication
                              technique
            713/169          ..Mutual entity authentication


  2    53/460        (1 OR, 1 XR)
            Class    053 :  PACKAGE MAKING
            53/396          METHODS
            53/460          .Envelope or triangular flap fold


  2   235/376        (0 OR, 2 XR)
            Class    235 :  REGISTERS
            235/375          SYSTEMS CONTROLLED BY DATA BEARING RECORDS
            235/376          .Operations analysis


  2   235/382        (0 OR, 2 XR)
            Class    235 :  REGISTERS
            235/375          SYSTEMS CONTROLLED BY DATA BEARING RECORDS
            235/380          .Credit or identification card systems
            235/382          ..Permitting access


  2   235/487        (0 OR, 2 XR)
            Class    235 :  REGISTERS
            235/487          RECORDS


  2   235/492        (2 OR, 0 XR)
            Class    235 :  REGISTERS
            235/487          RECORDS
            235/492          .Conductive


  2   235/493        (0 OR, 2 XR)
            Class    235 :  REGISTERS
            235/487          RECORDS
            235/493          .Magnetic


  2   283/56         (0 OR, 2 XR)
            Class    283 :  PRINTED MATTER
            283/56          ADVERTISING


  2   283/58         (0 OR, 2 XR)
```

```
        Class   283 :  PRINTED MATTER
        283/57          BANKING
        283/58          .Checks

2  283/59          (0 OR, 2 XR)
        Class   283 :  PRINTED MATTER
        283/57          BANKING
        283/59          .Certificates of deposit

2  379/114.17     (0 OR, 2 XR)
        Class   379 :  TELEPHONIC COMMUNICATIONS
        379/111         WITH USAGE MEASUREMENT (E.G., CALL OR TRAFFIC
                            REGISTER)
        379/114.01      .Call charge metering or monitoring
        379/114.15      ..Calling card
        379/114.17      ...Monitoring account or card usage balance

2  379/114.18     (2 OR, 0 XR)
        Class   379 :  TELEPHONIC COMMUNICATIONS
        379/111         WITH USAGE MEASUREMENT (E.G., CALL OR TRAFFIC
                            REGISTER)
        379/114.01      .Call charge metering or monitoring
        379/114.15      ..Calling card
        379/114.18      ...Having complementary item (e.g., novelty)

2  379/144.01     (2 OR, 0 XR)
        Class   379 :  TELEPHONIC COMMUNICATIONS
        379/143         WITH CHECK OPERATED CONTROL (E.G., PAYSTATION)

        379/144.01      .Other than coin

2  379/91.01      (1 OR, 1 XR)
        Class   379 :  TELEPHONIC COMMUNICATIONS
        379/90.01       TELEPHONE LINE OR SYSTEM COMBINED WITH DIVERSE
                            ELECTRICAL SYSTEM OR SIGNALLING (E.G., COM
POSITE)
        379/91.01       .Credit authorization

2  379/93.12      (1 OR, 1 XR)
        Class   379 :  TELEPHONIC COMMUNICATIONS
        379/90.01       TELEPHONE LINE OR SYSTEM COMBINED WITH DIVERSE
                            ELECTRICAL SYSTEM OR SIGNALLING (E.G., CO
MPOSITE)
        379/93.01       .Having transmission of a digital message
                            signal over a telephone line
        379/93.12       ..Sales, ordering, or banking system

2  380/22          (0 OR, 2 XR)
```

```
        Class   380 :  CRYPTOGRAPHY
        380/287        ELECTRIC SIGNAL MODIFICATION
        380/22         .Having magnetic record carrier (e.g., tape,
                          drum)


  2  380/51         (1 OR, 1 XR)
        Class   380 :  CRYPTOGRAPHY
        380/287        ELECTRIC SIGNAL MODIFICATION
        380/51         .Having production of printed copy (e.g.,
                          printer, typewriter)


  2  705/10         (0 OR, 2 XR)
        Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                          PRACTICE OR MANAGEMENT ARRANGEMENT
        705/7          .Operations research
        705/10         ..Market analysis, demand forecasting or
                          surveying


  2  705/13         (0 OR, 2 XR)
        Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                          PRACTICE OR MANAGEMENT ARRANGEMENT
        705/13         .Transportation facility access (e.g., fare,
                          toll, parking)


  2  705/17         (1 OR, 1 XR)
        Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
        705/1          AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                          PRACTICE OR MANAGEMENT ARRANGEMENT
        705/16         .Including point of sale terminal or electroni
c
                          cash register
        705/17         ..Having interface for record bearing medium o
r
                          carrier for electronic funds transfer or pa
yment credit

  2  705/21         (0 OR, 2 XR)
        Class   705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
```

```
         705/1        AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                          PRACTICE OR MANAGEMENT ARRANGEMENT
         705/16        .Including point of sale terminal or electroni
c
                          cash register
         705/21        ..Interconnection or interaction of plural
                          electronic cash registers (ECRs) or to host
computer (e.g.,
                          network detail, transfer of information fro
m host to ECR or
                          from ECR to ECR, etc.)

   2  705/30        (0 OR, 2 XR)
         Class    705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1        AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                          PRACTICE OR MANAGEMENT ARRANGEMENT
         705/30        .Accounting

   2  705/37        (0 OR, 2 XR)
         Class    705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/1        AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                          PRACTICE OR MANAGEMENT ARRANGEMENT
         705/35        .Finance (e.g., banking, investment or credit)

         705/37        ..Trading, matching, or bidding

   2  705/53        (0 OR, 2 XR)
         Class    705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/50        BUSINESS PROCESSING USING CRYPTOGRAPHY
         705/51        .Usage protection of distributed data files
         705/52        ..Usage or charge determination
         705/53        ...Including third party for collecting or
                          distributing payment (e.g., clearinghouse)

   2  705/58        (0 OR, 2 XR)
         Class    705 :  DATA PROCESSING: FINANCIAL, BUSINESS
                          PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/50        BUSINESS PROCESSING USING CRYPTOGRAPHY
         705/51        .Usage protection of distributed data files
         705/57        ..Copy protection or prevention
         705/58        ...Having origin or program ID
```

```
 2   705/64        (0 OR, 2 XR)
         Class   705 :   DATA PROCESSING: FINANCIAL, BUSINESS
                             PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/50           BUSINESS PROCESSING USING CRYPTOGRAPHY
         705/64           .Secure transaction (e.g., EFT/POS)

 2   705/69        (1 OR, 1 XR)
         Class   705 :   DATA PROCESSING: FINANCIAL, BUSINESS
                             PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
         705/50           BUSINESS PROCESSING USING CRYPTOGRAPHY
         705/64           .Secure transaction (e.g., EFT/POS)
         705/65           ..Including intelligent token (e.g., electroni
c
                             purse)
         705/69           ...Electronic cash detail (e.g., blinded,
                             divisible, or detecting double spending)

 2   713/157       (0 OR, 2 XR)
         Class   713 :   ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                             SYSTEMS:   SUPPORT
         713/150          MULTIPLE COMPUTER COMMUNICATION USING
                             CRYPTOGRAPHY
         713/155          .Central trusted authority provides computer
                             authentication
         713/156          ..By certificate
         713/157          ...Chain or hierarchical certificates

 2   713/168       (0 OR, 2 XR)
         Class   713 :   ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                             SYSTEMS:   SUPPORT
         713/150          MULTIPLE COMPUTER COMMUNICATION USING
                             CRYPTOGRAPHY
         713/168          .Particular communication authentication
                             technique

 2   713/172       (0 OR, 2 XR)
         Class   713 :   ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                             SYSTEMS:   SUPPORT
         713/150          MULTIPLE COMPUTER COMMUNICATION USING
                             CRYPTOGRAPHY
         713/168          .Particular communication authentication
                             technique
         713/172          ..Intelligent token

 2   713/177       (2 OR, 0 XR)
```

09613361_CLSTITLES

```
  Class    713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                     SYSTEMS:  SUPPORT
    713/150        MULTIPLE COMPUTER COMMUNICATION USING
                     CRYPTOGRAPHY
    713/168        .Particular communication authentication
                     technique
    713/176        ..Authentication by digital signature
                     representation or digital watermark
    713/177        ...Signature tree


2 713/179         (0 OR, 2 XR)
  Class    713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                     SYSTEMS:  SUPPORT
    713/150        MULTIPLE COMPUTER COMMUNICATION USING
                     CRYPTOGRAPHY
    713/168        .Particular communication authentication
                     technique
    713/176        ..Authentication by digital signature
                     representation or digital watermark
    713/179        ...Including generation of associated coded
                     record


2 713/180         (0 OR, 2 XR)
  Class    713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                     SYSTEMS:  SUPPORT
    713/150        MULTIPLE COMPUTER COMMUNICATION USING
                     CRYPTOGRAPHY
    713/168        .Particular communication authentication
                     technique
    713/180        ..Generating specific digital signature type
                     (e.g., blind, shared, or undeniable)


2 713/185         (0 OR, 2 XR)
  Class    713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                     SYSTEMS:  SUPPORT
    713/182        SYSTEM ACCESS CONTROL BASED ON USER
                     IDENTIFICATION BY CRYPTOGRAPHY
    713/185        .Using record or token


2 713/186         (0 OR, 2 XR)
  Class    713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                     SYSTEMS:  SUPPORT
    713/182        SYSTEM ACCESS CONTROL BASED ON USER
                     IDENTIFICATION BY CRYPTOGRAPHY
    713/185        .Using record or token
    713/186        ..Biometric acquisition


2 902/30          (0 OR, 2 XR)
```

Class   902 :   ELECTRONIC FUNDS TRANSFER
902/30   SUPPORT OR ENCLOSURE (E.G., KIOSK)

PLUS Search Results for S/N 09613361, Searched August 21, 2002

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6196458

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5641062 38
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5655007 37
6424706 37
6196458 37

above 2
abstract 1
accept 1
accepted 1
accepts 1
access 1
accessing 1
accompanied 2
accompanying 2
according 12
accordingly 1
account 32
accounts 1
activity 1
addition 2
additional 3
additionally 3
addresses 1
advance 1
advances 1
advantageous 1
advantages 2
after 1
against 1
alias 2
all 2
allowed 1
allowing 2
allows 1
already 1
also 6
alter 1
alteration 1
although 2
american 9
amount 2
amounts 1
an 20
analyzing 1
and 45
andrew 1
annual 1
any 3
apparatus 12
apparent 1
application 4
applications 1
appreciation 1

approach 1
are 19
art 2
as 16
aspect 8
aspects 1
associated 6
at 7
attempts 1
attendant 1
attorney 2
authentication 2
authenticity 2
authonzation 3
authorization 10
authorize 2
authorized 3
authorizing 2
automatically 2
available 1
back 1
background 1
balance 1
balances 3
banks 1
based 3
be 20
bearer 1
because 4
been 1
being 2
benefits 1
between 4
billing 1
billion 1
billions 1
block 5
brief 1
build 1
businesses 1
by 20
can 5
cannot 1
capped 1
card 56
cards 3
carry 1
cash 2

casual 1
central 8
certain 1
certificate 49
certificates 22
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charge 3
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charges 1
charging 1
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check 11
checking 3
checks 21
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clearing 2
co 3
code 5
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commonly 2
companies 2
company 1
complete 1
concealed 1
conjunction 1
connection 1
considered 1
consumer 2
consumers 2
continuation 1
controller 4
convenience 7
conveniently 1
conventional 3
corresponding 2
could 1
counterfeit 1
cover 1
credit 36
cross 1
customer 3
customers 4
daniel 1
data 5
december 2
deducted 1

defeating 1
defined 1
denied 1
denominations 1
depicted 5
depicts 2
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deposited 1
described 1
description 5
designated 1
detailed 3
detected 1
determine 1
determining 1
developed 2
diagram 5
difference 1
directed 4
directly 1
disadvantage 2
disclosed 4
discussed 1
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down 1
drawings 3
drawn 5
duplicate 2
duplication 1
during 4
dynamically 1
each 1
easily 1
easy 1
effectively 1
effort 1
either 1
electric 1
embodiment 7
employed 1
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encouraging 1
entirety 2
entitled 3
established 1
even 1

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every 1
example 2
exceeded 1
exceeding 2
exemplary 2
existence 1
expense 1
experience 1
express 9
face 2
facilitate 2
falsified 1
features 3
fees 2
field 2
figure 18
figures 3
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flow 7
following 1
for 33
forced 1
form 1
format 1
former 1
franchise 1
fraud 7
fraudulent 1
fraudulently 3
from 12
fulfilling 1
full 1
funds 2
further 5
gb 1
ge 1
general 4
generally 1
generate 1
gift 52
given 1
gives 1
giving 1
greater 1

guesr 1
guest 2
had 1
have 7
having 3
herein 2
hold 1
holder 13
holders 5
however 4
hundreds 1
identification 1
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identifier 10
identifies 1
if 3
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illustrated 1
illustrating 10
implement 1
implementing 1
improved 1
in 32
incenting 1
included 1
includes 10
including 3
incorporate 1
incorporated 2
indication 3
indicia 1
information 3
instead 1
instrument 1
instruments 1
interest 1
internet 1
invention 30
inventors 1
ioa 1
is 39
issued 3
issuer 11
issuers 5
issuing 6
it 4
items 1
james 1

jay 1
jorasch 1
known 1
large 1
laser 1
later 1
limit 3
limited 1
line 2
linking 1
lob 1
losses 3
lost 1
luchene 1
made 2
mail 1
mailed 1
major 1
make 2
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mall 5
malls 1
managing 2
manner 3
many 4
marketing 2
may 11
meal 1
merchant 8
merchants 2
method 15
methods 5
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monthly 1
more 6
moreover 1
mother 1
my 3
name 1
near 1
never 1
no 5
not 3
now 2
number 6
numbers 2

object 3
objects 1
obligations 1
obscured 1
obtained 1
obtains 1
of 78
off 1
offer 2
offered 1
on 11
once 1
one 1
online 3
only 3
options 1
or 15
other 7
out 1
outstanding 1
over 1
overcomes 1
owned 2
paid 2
paper 1
part 1
participating 2
particular 2
particularly 1
parties 3
party 1
patent 1
pay 2
paying 1
payment 5
payments 1
pays 2
pending 3
per 1
performed 4
personal 4
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places 1
postpaid 1
potentially 1
pre 3
prepaid 1
present 25

presented 1
presenting 1
presently 1
prevent 1
preventing 1
prevention 1
previously 1
printed 4
problems 3
process 7
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produces 1
program 5
programs 3
promote 2
prone 1
proposed 1
proven 1
provide 4
provided 2
provides 2
providing 1
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reason 1
rebate 5
receive 3
received 1
receives 1
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redeemed 3
redeeming 7
redeems 1
redemption 13
reducing 2
reference 5
referring 1
reflect 1

regularly 1
related 4
relates 3
relevant 1
reluctant 1
remote 1
representing 1
represents 3
request 5
requesting 1
restaurant 2
restaurants 1
result 1
returned 1
revenues 1
rewards 1
said 3
same 5
schematic 5
second 8
secunty 1
secure 1
securely 1
security 1
see 1
serial 2
server 4
service 1
services 2
shopping 1
shortcomings 1
shown 1
si 1
signal 1
significant 1
since 4
slip 1
some 3
specific 2
specified 2
standard 1
statement 1
step 5
steps 6
still 2
stolen 1
store 4
stored 2

structure 4
subject 1
subsequently 1
substantial 1
such 5
suited 1
summary 1
support 1
system 7
table 8
taken 1
takes 1
tedesco 1
telephone 1
ten 1
terminal 7
that 9
the 187
their 5
them 4
then 4
there 4
thereby 3
thereof 1
thereon 2
these 5
they 3
thig 1
third 1
this 4
title 1
to 72
token 1
toward 2
traditional 2
transaction 7
transferring 1
transmitted 1
transmitting 2
traveler 3
treated 1
type 1
typically 3
unscrupulous 1
up 2
updating 1
use 7
used 6

user 1
usually 1
utility 1
utilizing 2
value 13
van 1
variable 1
variety 1
venfy 1
verification 1
visa 1
visually 1
volume 3
vouchers 2
vulnerable 1
walker 1
way 2
well 3
when 3
wherein 1
wherever 1
whether 1
which 7
while 1
who 2
wide 1
will 4
willing 1
with 16
would 1
write 1
year 2

Refine Search

Search Results -

Terms	Documents
L4 and rede$ near8 (gift with certifi$)	2

Database:
US Pre-Grant Publication Full-Text Database
US Patents Full-Text Database
US OCR Full-Text Database
EPO Abstracts Database
JPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search:

[Refine Search]

[Recall Text ⬍]   [Clear]   [Interrupt]

Search History

DATE: Wednesday, September 10, 2003   Printable Copy   Create Case

Set Name side by side	Query	Hit Count	Set Name result set
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR		
L5	L4 and rede$ near8 (gift with certifi$)	2	L5
L4	L3 and mother near4 maiden	16	L4
L3	L2 and (security or authoriz$ or verif$)	595	L3
L2	L1 and (using or issuing or redemption or redeem$)	874	L2
L1	gift with certificate$	1367	L1

END OF SEARCH HISTORY